



State of New Jersey

OFFICE OF THE GOVERNOR

PO Box 001

Trenton, NJ 08625-0001

JAMES E. MCGREEVEY
Governor

February 2002

Dear State Employee/Retiree:

I am very pleased to announce a new plan that will shortly be made available to you as a state employee or a state retiree and to your family members. The State has selected the Prudential Insurance Company of America to administer the State of New Jersey Long Term Care Insurance Plan, which will take effect on or about July 1, 2002. Attached is an informational pamphlet from Prudential that briefly explains long term care insurance and why it is so important.

Long term care insurance allows you and your family to plan for future care needs and provides peace of mind should you or they be faced with unforeseen costs. The services covered by long term care insurance are not covered by disability insurance, Medicare, or by most health plans, including those participating in the State Health Benefits Program.

The State of New Jersey Long Term Care Insurance Plan was designed to provide you with the greatest degree of flexibility in choosing the care you need, and the way it is delivered to you. The Plan helps pay for care that is delivered in the home, at an adult care center, in an assisted living facility, or in a nursing home. Enrollment in the Plan is optional and you and your family members will be responsible for the premiums should you or they choose to enroll.

I hope you will think carefully about the benefits this program can offer you. Watch for additional information next month in the mail and at work. Details of the Plan, including costs, will be available during the coming months. You can view answers to frequently asked questions at the Division of Pensions and Benefits' website at <http://www.state.nj.us/treasury/pensions/> or call Prudential at 1-800-732-0416.

With all good wishes,

A large, stylized handwritten signature of James E. McGreevey in black ink.

James E. McGreevey
Governor